

January, 2008

FRAUD ALERT!

CREDIT FREEZE- FREE FOR SENIORS OVER 65

Pennsylvania law effective on January 1, 2007.

There are more than eight million new victims of identity theft each year in the U.S. Many of these victims find that crooks have used stolen personal information like Social Security numbers to open new accounts in their name. A security freeze gives consumers the choice to "freeze" or lock access to their credit file against anyone trying to open up a new account or to get new credit in their name.

When a security freeze is in place at all three major credit bureaus, an identity thief cannot open a new account because the potential creditor or seller of services will not be able to check the credit file. When the consumer themselves is applying for credit, he or she can lift the freeze temporarily using a PIN so legitimate applications for credit or services can be processed.

To place a freeze, you must send by certified mail, a letter to each consumer reporting agency requesting a security freeze be placed on your account. In this letter, you must provide identifying information and a \$10 fee, if you are a victim, you must also include a copy of your police report to avoid paying the \$10 fee. Also, victims who are 65 years of age or older do not have to pay the fee.

Write to all three addresses below and include the information indicated above:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348

Trans Union Security Freeze

P.O. Box 6790
Fullerton, CA 92834-6790

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013

There is no fee to remove the freeze. A security freeze shall prohibit, with certain specific exceptions, the credit reporting agency from releasing the consumer's credit report or any information from it without the express authorization of the consumer. The freeze goes into effect five (5) business days from receipt of the consumer's letter by the credit reporting agency.

**For more information or to report a scam in Bucks County-
contact any one of the Task Force members:**

**BUCKS COUNTY CRIMES AGAINST OLDER ADULTS TASK FORCE-
FIGHTING ABUSE, NEGLECT, AND EXPLOITATION OF OLDER ADULTS IN BUCKS COUNTY**

WWW.CRIMESAGAINSTOLDERADULTSBUCKS.ORG

1-800-490-8505

Bucks County District Attorney's Office

215-348-6344

Bucks County Consumer Protection

215-348-6060

Bucks County Register of Wills

215-348-6265

Bucks County Area Agency on Aging

215-348-0510

Network of Victim Assistance

1-800-675-6900

Bucks County Coroner

215-348-3852